

Amendments to the Specification:

Please amend the title on page 1 of the Specification as follows:

~~COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT~~